



**EASTMAN  
CREDIT  
UNION**  
ECU BESIDE YOU

P.O. Box 1989  
Kingsport, TN 37662  
RETURN SERVICE REQUESTED  
p 800.999.2328 | [www.ecu.org](http://www.ecu.org)

Member Number: [REDACTED]  
Statement Date: 07/31/22  
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Play Now, Pay Later with an ECU RV &  
Powersports Loan

JUSTIN P JENKINS  
115 JULIE LN UNIT 115  
JOHNSON CITY TN 37601-1144

## SUMMARY OF ACCOUNTS

ACCOUNTS	ACCOUNT NUMBER	BALANCE	YTD DIV
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
Primary Share Account	[REDACTED]	[REDACTED]	[REDACTED]
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
<b>TOTAL ACCOUNTS</b>		<b>[REDACTED]</b>	<b>[REDACTED]</b>

\*\* YTD Dividends listed in the Summary of Accounts are for the accounts listed only. Accounts closed during this statement period are included on this statement and will not appear on future statements.

LOANS	ACCOUNT NUMBER	BALANCE	YTD INT
Construction	[REDACTED]	[REDACTED]	[REDACTED]
Used Autos CE	XXXXXXXX69328	10,826.13	26.13
<b>TOTAL LOANS</b>		<b>[REDACTED]</b>	<b>[REDACTED]</b>

Set the course for adventure with an ECU RV & Powersports loan! Whether it's a new camper or a new motorcycle, now is the time to take a leap and live out your dreams. Play now and pay later with no payment for 90 days. Visit [ecu.org/fun](http://ecu.org/fun) to apply today

## DETAIL OF TRANSACTIONS

Primary Share Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

The total number of days in this cycle 31

The amount of Dividends earned this cycle is [REDACTED]

The Annual Percentage Yield Earned for this account is 0.30%

----- Dividend Rate Summary -----

Date	Rate
07-01-2022	0.300%

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Primary Share Account: [REDACTED] (Continued)

Need to free up space, eliminate unnecessary theft and security risks or get rid of old, outdated, and useless files? ECU Shred Days are back for the fall! For a complete schedule, visit [ecu.org/shred](http://ecu.org/shred).

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

**Draft Summary**

Date	Number	Amount	Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

\* next to number indicates skipped numbers  
(E) Electronic Check

The total number of days in this cycle 31  
The amount of Dividends earned this cycle is \$0.25  
The Annual Percentage Yield Earned for this account is 0.05%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

**Deposits, Dividends and Other Credits**

Date	Amount	Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Dividends	[REDACTED]		[REDACTED]		[REDACTED]
Total Deposits and Other Credits	[REDACTED]		[REDACTED]		[REDACTED]

**Withdrawals, Fees and Other Debits**

Date	Amount	Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Fees	0		0.00		
Total Withdrawals and Other Debits	[REDACTED]		[REDACTED]		[REDACTED]
Total Number of Checks Cleared	[REDACTED]		[REDACTED]		[REDACTED]

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Beyond Free Checking Account: [REDACTED] (Continued)

----- Dividend Rate Summary -----

Date	Rate
07-01-2022	0.050%

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
07-01		Starting Balance			[REDACTED]
07-01		W/D July Truck Payment		-200.00	[REDACTED]
07-26		[REDACTED]	[REDACTED]		[REDACTED]
07-29		[REDACTED]		[REDACTED]	[REDACTED]
07-29	07-31	[REDACTED]	[REDACTED]		[REDACTED]

The total number of days in this cycle 31  
The amount of Dividends earned this cycle is \$0.06  
The Annual Percentage Yield Earned for this account is 0.05%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Deposits, Dividends and Other Credits

Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Dividends	[REDACTED]		[REDACTED]
Total Deposits and Other Credits	[REDACTED]		[REDACTED]

Withdrawals, Fees and Other Debits

Date	Amount	Date	Amount
07/01	200.00	[REDACTED]	[REDACTED]
Total Fees	0		0.00
Total Withdrawals and Other Debits	[REDACTED]		[REDACTED]
Total Number of Checks Cleared	0		0.00

----- Dividend Rate Summary -----

Date	Rate
07-01-2022	0.050%

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
[REDACTED]		[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]

Beyond Free Checking Account: [REDACTED] (Continued)

**Draft Summary**

Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]

\* next to number indicates skipped numbers  
(E) Electronic Check

The total number of days in this cycle 31  
The amount of Dividends earned this cycle is \$3.69  
The Annual Percentage Yield Earned for this account is 0.15%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

**Deposits, Dividends and Other Credits**

Date	Amount
[REDACTED]	[REDACTED]
Total Dividends	[REDACTED]
Total Deposits and Other Credits	0 0.00

**Withdrawals, Fees and Other Debits**

Date	Amount	Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Fees	0		0.00		
Total Withdrawals and Other Debits	[REDACTED]		[REDACTED]		
Total Number of Checks Cleared	[REDACTED]		[REDACTED]		

----- Dividend Rate Summary -----

Date	Rate
07-01-2022	0.150%

Used Autos CE: XXXXXXXX69328

Trans Date	Eff Date	Transaction Description	Amount	Principal	Interest Charge	Fee	Balance Subject to Interest Rate**
07-01		Starting Balance					11,000.00
07-01		Regular Payment	-200.00	173.87	26.13	0.00	10,826.13

Closing Date of the billing cycle was 07-31-2022; New Balance 10,826.13

**FEES**

Total Fees Charged for Statement Period	0.00
Total Fees Charged Year-to-Date	0.00

**INTEREST CHARGED**

Total Interest Charged for Statement Period	26.13
Total Interest Charged Year-to-Date	26.13

**Interest Rate Summary**

Effective Date	Annual Percentage Rate	Days in Period	Daily Periodic Rate
07-01-2022	2.990%	31	-

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Construction: [REDACTED]

Trans Date	Eff Date	Transaction Description	Amount	Principal	Interest Charge	Fee	Balance Subject to Interest Rate**
[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Closing Date of the billing cycle was 07-31-2022; New Balance [REDACTED]

Interest Rate Summary			
Effective Date	Annual Percentage Rate	Days in Period	Daily Periodic Rate
07-01-2022	5.000%	31	0.013699%

**\*\* INTEREST CHARGE CALCULATION:** *The balance used to compute interest charges is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.*

Did you know that ECU offers several mortgage options with up to 100% financing? We may also be able to finance all or a portion of your closing costs! There's even an option to include additional funds for renovations or upgrades. Whatever your need, ECU can customize a mortgage just for you. Visit [ecu.org/mortgage](http://ecu.org/mortgage) to learn more or apply today.